

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Ronald J. Vitola  
 Joanne R. Vitola  
 Debtors

Case No. 17-18347-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Mar 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2018.

db/jdb	+Ronald J. Vitola, Joanne R. Vitola, 122 Trotters Lea Lane, Chadds Ford, PA 19317-8905
14026850	+David J. Apothaker, Esquire, David J. Apothaker, Esquire, 520 Fellowship Road, S-C306, Mount Laurel, NJ 08054-3407
14037515	Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240
14026853	+Michael F. Ratchford, Esquire, 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2059
14026854	+Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
14026855	+Ocean Bank, c/o ATM Corp of America/Citizens Bank, 345 Rouser Road, Coraopolis, PA 15108-4754
14026856	+Pagana Dental, 2416-18 S. Broad Steet, Philadelphia, PA 19145-4418
14037514	Penn Medicine, Patient Pay, P.O. Box 824406, Philadelphia, PA 19182-4406
14026858	+Regina Holloway, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14026859	+Specialized Loan Servicing/SLS, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
14026860	Square One Financial/Cach Llc, P.O. Box 5980, Denver, CO 80127
14026862	+Trident Asset Management, Attn: Bankruptcy, P.O. Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Mar 31 2018 07:33:22 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 31 2018 07:32:48 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 31 2018 07:33:11 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14026846	+EDI: RMCB.COM Mar 31 2018 09:38:00 AMCA/American Medical Collection Agency, Attention: Bankruptcy, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
14026847	+EDI: TSYS2.COM Mar 31 2018 09:38:00 Barclays Bank Delaware, Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
14026848	+EDI: CAPITALONE.COM Mar 31 2018 09:38:00 Capital One, Attn: General Correspondence/Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14026849	+EDI: CCS.COM Mar 31 2018 09:48:00 Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
14026851	E-mail/Text: paparalegals@pandf.us Mar 31 2018 07:33:41 Gregg L. Morris, Esquire, 213 E. Main Street, Carnegie, PA 15106-2701
14026852	+EDI: RESURGENT.COM Mar 31 2018 09:49:00 LVNV Funding/Resurgent Capital, P.O. Box 10497, Greenville, SC 29603-0497
14037513	+E-mail/Text: bankruptcygroup@peco-energy.com Mar 31 2018 07:32:35 PECO, 2301 Market Street, Philadelphia, PA 19103-1380
14026857	EDI: PRA.COM Mar 31 2018 09:38:00 Portfolio Recovery, P.O. Box 41067, Norfolk, VA 23541
14027550	+EDI: PRA.COM Mar 31 2018 09:38:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14026861	+EDI: RMSC.COM Mar 31 2018 09:38:00 Synchrony Bank/Care Credit, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
14026863	+EDI: WFFC.COM Mar 31 2018 09:38:00 Wells Fargo Bank, P.O. Box 10438, Macf8235-02f, Des Moines, IA 50306-0438

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 01, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 318

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2018 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com  
KEVIN G. MCDONALD on behalf of Creditor Deutsche Bank National Trust Company, As Trustee Et  
Al... bkgroup@kmlawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor Deutsche Bank National Trust Company, As Trustee  
Et Al... bkgroup@kmlawgroup.com  
MICHELLE JEANNE STRANEN on behalf of Creditor Trotters Lea Homeowners Association  
mstranen@marcushoffman.com  
ROBERT J. LOHR, II on behalf of Debtor Ronald J. Vitola bob@lohrandassociates.com,  
leslie@lohrandassociates.com;r59687@notify.bestcase.com;cyndy@lohrandassociates.com  
ROBERT J. LOHR, II on behalf of Joint Debtor Joanne R. Vitola bob@lohrandassociates.com,  
leslie@lohrandassociates.com;r59687@notify.bestcase.com;cyndy@lohrandassociates.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	<b>Ronald J. Vitola</b>	Social Security number or ITIN	<b>xxx-xx-0486</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Joanne R. Vitola</b>	Social Security number or ITIN	<b>xxx-xx-6343</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-18347-amc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ronald J. Vitola

Joanne R. Vitola

3/29/18

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**